

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Rodney Nelson (380072021)
Nelson & Associates LLC
24 Commerce St
Suite 1300
Newark, NJ 07102
973-622-1584
rodney@alrehailnelson.com

In Re:

Manuel Carreiro
Donna Carreiro

Case No.: 21-19777-RG

Judge: Gambardella

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by MIDFIRST BANK.,
creditor,

A hearing has been scheduled for 7/17/2024, at 10:00AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

We, the Debtors, have made \$1,547.38 on June 4, 2024, and will pay June payment by the end of the month and the balance of \$1,887.95 within 8 months. We propose to pay \$235.99 every month for the next 8 months to bring the account current.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: June 11, 2024

/s/Manuel Carreiro
Debtor's Signature

Date: June 11, 2024

/s/Donna Carreiro
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.